

# United States Bankruptcy Court

Southern District of New York

Case No. 10-35049-cgm

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen R. Fonda  
193 Vassar Road  
Poughkeepsie, NY 12603

Elizabeth G. Fonda  
dba Hudson Valley Closers  
191 Vassar Road  
Poughkeepsie, NY 12603

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-4145

xxx-xx-7035

Employer Tax-Identification No(s).(EIN)[if any]:

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: April 20, 2010

Cecelia G. Morris  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0208-4  
Case: 10-35049

User: cwelsh  
Form ID: bl8

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Total Noticed: 41

Date Rcvd: Apr 20, 2010

The following entities were noticed by first class mail on Apr 22, 2010.

db +Stephen R. Fonda, 193 Vassar Road, Poughkeepsie, NY 12603-5449  
jdb +Elizabeth G. Fonda, 191 Vassar Road, Poughkeepsie, NY 12603-5449  
aty +Paul L. Banner, Esq., Banner & Banner, 515 Haight Avenue, Poughkeepsie, NY 12603-2468  
tr +Thomas Genova, Trustee, 1136 Route 9, Wappingers Falls, NY 12590-4905  
ust +United States Trustee, 74 Chapel Street, Albany, NY 12207-2190  
5067813 +ACADEMY COLLECTION, 10965 DECATUR ROAD, PHILADELPHIA, PA 19154-3294  
5067815 BONDED COLLECTION CORP., PO BOX 1022, WIXOM, MI 48393-1022  
5067816 CABLEVISION, 719 OLD ROUTE 9NORTH, WAPPINGERS FALLS, NY 12590  
5067818 CENTRAL HUDSON GAS & ELECTRIC, 284 SOUTH AVENUE, POUGHKEEPSIE, NY 12601-4839  
5067819 CHASE, PO BOX 78035, PHOENIX, AZ 85062-8035  
5067823 CITICORP CREDIT SERVICES, INC., 131 TOWER PARK, STE 100, PO BOX 2547,  
WATERLOO, IA 50704-2547  
5067824 +CODY FONDA, 191 VASSAR ROAD, POUGHKEEPSIE, NY 12603-5449  
5067825 +CORBALLY, GARTLAND & RAPPLEYEA, 35 MARKET STREET, POUGHKEEPSIE, NY 12601-3285  
5067829 FMA ALLIANCE LTD., 1181 NORTH FREEWAY STE 900, HOUSTON, TX 77060  
5067830 GULF MASTERCARD, CARD SERVICES, PO BOX 13337, PHILADELPHIA, PA 19101-3337  
5067831 +HOWARD H. STEIN, ESQ., STEIN, WIENER & ROTH LLP, ONE OLD COUNTRY ROAT, STE 113,  
CARLE PLACE, NY 11514-1847  
5067832 +HUDSON VALLEY FEDERAL CREDIT U, 159 BARNEGAT ROAD, POUGHKEEPSIE, NY 12601-5454  
5067833 INTERNAL REVENUE SERVICE, HOLTSVILLE, NY 11742-9019  
5067837 +NORTHLAND GROUP, INC., P.O. BOX 390905, MINNEAPOLIS, MN 55439-0905  
5067838 +PATRICIA COUGHLIN, 52 TREE TOP LANE, POUGHKEEPSIE, NY 12603-4820  
5067839 +PROGRESSIVE FINANCIAL SERVICES, PO BOX 22083, TEMPE, AZ 85285-2083  
5067841 +SEARS CARD, PO BOX 183081, COLUMBUS, OH 43218-3081  
5067842 +SEARS CREDIT CARDS, P.O BOX 183081, COLUMBUS, OH 43218-3081  
5067843 SEARS GOLD MASTERCARD, PO BOX 183082, COLUMBUS, OH 43218-3082  
5067844 SUNOCO, PROCESSING CENTER, PO BOX 689155, DES MOINES, IA 50368-9155  
5067845 +US BANK HOME MORTGAGE, 4801 FREDERICA STREET, OWENSBORO, KY 42301-7441  
5067847 +WACHOVIA DEALER SERVICES, PO BOX 51470, ONTARIO, CA 91761-0070

The following entities were noticed by electronic transmission on Apr 20, 2010.

tr +EDI: QTGENOVA.COM Apr 20 2010 15:48:00 Thomas Genova, Trustee, 1136 Route 9,  
Wappingers Falls, NY 12590-4905  
5067814 EDI: BANKAMER.COM Apr 20 2010 15:48:00 BANK OF AMERICA, PO BOX 15019,  
WILMINGTON, DE 19886-5019  
5067817 +EDI: CBCSI.COM Apr 20 2010 15:48:00 CBCS, PO BOX 165025, COLUMBUS, OH 43216-5025  
5067820 EDI: CHASE.COM Apr 20 2010 15:48:00 CHASE, CARD MEMBER SERVICES, PO BOX 15153,  
WILMINGTON, DE 19886-5548  
5067821 +EDI: CHASE.COM Apr 20 2010 15:48:00 CHASE, P.O. BOX 15153, WILMINGTON, DE 19886-5153  
5067822 EDI: CHASE.COM Apr 20 2010 15:48:00 CHASE CARDMEMBER SERVICES, P.O. BOX 15153,  
WILMINGTON, DE 19886-5153  
5067826 EDI: DISCOVER.COM Apr 20 2010 15:48:00 DISCOVER, P.O. BOX 6103,  
CAROL STREAM, IL 60197-6103  
5067827 EDI: BANKAMER.COM Apr 20 2010 15:48:00 FIA CARD SERVICES, PO BOX 15019,  
WILMINGTON, DE 19886-5019  
5067828 EDI: BANKAMER.COM Apr 20 2010 15:48:00 FIA CARD SERVICES, PO BOX 15026,  
WILMINGTON, DE 19886-5019  
5067834 EDI: IRS.COM Apr 20 2010 15:48:00 INTERNAL REVENUE SERVICE, PO BOX 480 MAIL STOP 660,  
HOLTSVILLE, NY 11742-0480  
5067835 EDI: IRS.COM Apr 20 2010 15:48:00 IRS, ANDOVER, MA 05501  
5067836 EDI: CBSKOHLS.COM Apr 20 2010 15:48:00 KOHL'S, PO BOX 2983, MILWAUKEE, WI 53201-2983  
5067840 +EDI: RMSC.COM Apr 20 2010 15:48:00 SAM'S CLUB, P.O. BOX 530942, ATLANTA, GA 30353-0942  
5067841 +EDI: SEARS.COM Apr 20 2010 15:48:00 SEARS CARD, PO BOX 183081, COLUMBUS, OH 43218-3081  
5067842 +EDI: SEARS.COM Apr 20 2010 15:48:00 SEARS CREDIT CARDS, P.O BOX 183081,  
COLUMBUS, OH 43218-3081  
5067843 EDI: SEARS.COM Apr 20 2010 15:48:00 SEARS GOLD MASTERCARD, PO BOX 183082,  
COLUMBUS, OH 43218-3082  
5067845 +EDI: USBANKARS.COM Apr 20 2010 15:48:00 US BANK HOME MORTGAGE, 4801 FREDERICA STREET,  
OWENSBORO, KY 42301-7441  
5067846 EDI: FUNB.COM Apr 20 2010 15:48:00 WACHOVIA BANK, PO BOX 530554, ATLANTA, GA 30353-0554  
5067848 EDI: CHASE.COM Apr 20 2010 15:48:00 WASHINGTON MUTUAL, P.O. BOX 78148,  
PHOENIX, AZ 85062-8148

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Wachovia Bank, N.A.

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0208-4  
Case: 10-35049

User: cwelsh  
Form ID: b18

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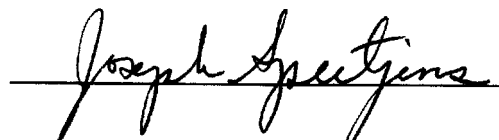
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 22, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.